

# FLORIDA / U.S. VIRGIN ISLANDS 2008 PROGRESS REPORT

INCREASING ECONOMIC OPPORTUNITY AND IMPROVING  
THE QUALITY OF LIFE FOR ALL RURAL AMERICANS.



# LETTERS FROM OUR OFFICIALS



For more than 70 years, USDA Rural Development's mission has been to deliver a future that brings expanded economic opportunities and an improved quality of life for rural residents. My family's heritage is deeply rooted in rural agriculture, and I will forever be proud of my rural upbringing. Also, having served eight years as Governor of an agriculture state, North Dakota, gave me a thorough appreciation for rural economic development. Serving USDA has been more than a job; it has been a personal commitment. For me, the future of rural America is my future as well.

I have been proud to serve our Nation during these exciting and challenging times. I am confident that with the support of USDA Rural Development, rural America's best days are yet to come.

ED SCHAFER  
SECRETARY OF AGRICULTURE



Rural America is changing. An estimated 60 million people live in rural areas and most of them don't farm. Traditional rural industries -- agriculture, forestry, and mining -- are still important, but rural America today is diverse, vibrant, and growing. It is a place where world-class diagnostics can be made available to local health providers via the internet ... where biofuels, wind, and solar power are driving a revolution in renewable energy ... and in which millions of people, who in an earlier era would have fled to the city, find in rural communities a superior quality of life.

For USDA Rural Development, these changes represent both a challenge and an opportunity. Since 2001, USDA Rural Development has invested over \$111 billion in business development, infrastructure, community facilities and rural housing. USDA Rural Development is approaching its 75th anniversary, and the prospects for rural America have never been brighter. It is truly a privilege to serve rural America, and because of that partnership, we can meet the challenges of today with confidence in a better tomorrow.

THOMAS C. DORR  
UNDER SECRETARY



Rural Development has been helping families, businesses and communities throughout rural America for over seven decades, bringing safe drinking water to communities, and helping those same communities protect their natural environment through construction of waste disposal systems. Today, Rural Development is at the forefront in bringing telemedicine, energy projects, value-added agriculture, broadband, infrastructure improvements and housing to small towns and rural communities throughout the land.

In fiscal year 2008 USDA Rural Development invested over \$453 million in Florida and the United States Virgin Islands bringing our portfolio investment to well over \$2 billion. The array of programs we offer enhances quality of life for rural citizens and strengthens rural communities by creating housing, infrastructure, and economic opportunities. Benefits for communities are multiplied when Rural Development resources are leveraged with our partners.

Through our state office, six area offices, and two sub-offices strategically located across Florida and the U.S. Virgin Islands, we seek new opportunities to work with citizens, non-profit organizations, faith-based organizations, and local governments to ensure that our resources are effectively used to strengthen rural Florida and the U.S. Virgin Islands. Let us know how we can help you.

RONALD G. WHITFIELD  
STATE DIRECTOR

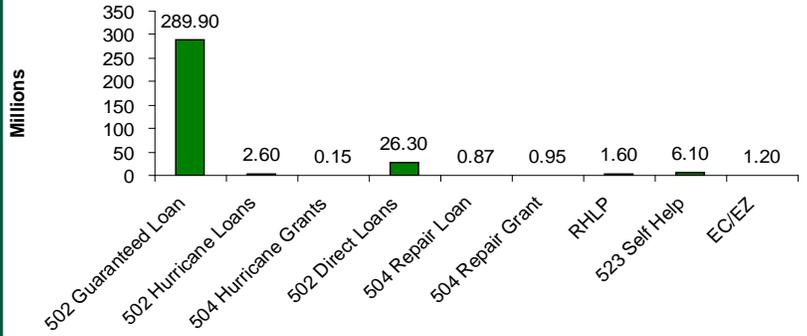
## OUR INVESTMENTS

IN FISCAL YEAR 2008, RURAL DEVELOPMENT SECURED OVER \$453 MILLION IN LOANS AND GRANTS TO FUND LOCAL ECONOMIC DEVELOPMENT, WATER PROJECTS, EMERGENCY RESPONSE, ENERGY, AFFORDABLE HOUSING, AND OTHER COMMUNITY DEVELOPMENT PROJECTS THROUGHOUT FLORIDA AND THE U.S. VIRGIN ISLANDS.

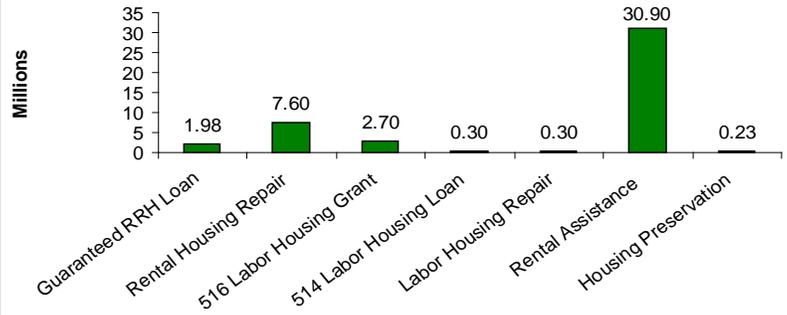
502 GUARANTEED HOUSING LOANS  
 502 HURRICANE HOUSING LOANS  
 504 HURRICANE HOUSING GRANTS  
 502 DIRECT HOUSING LOANS  
 504 HOUSING REPAIR LOANS  
 504 HOUSING REPAIR GRANTS  
 RURAL LOAN HOME PARTNERSHIP  
 523 MUTUAL SELF HELP HOUSING EMPOWERMENT COMMUNITY EMPOWERMENT ZONE  
 GUARANTEED RURAL RENTAL HOUSING LOAN  
 RENTAL HOUSING REPAIR  
 516 LABOR HOUSING GRANT  
 514 LABOR HOUSING LOAN  
 RENTAL HOUSING ASSISTANCE  
 HOUSING PRESERVATION  
 BUSINESS & INDUSTRY GUARANTEED LOAN  
 RURAL BUSINESS ENTERPRISE GRANT  
 RURAL BUSINESS OPPORTUNITY GRANT  
 RENEWABLE ENERGY  
 ENERGY EFFICIENCY  
 WATER & WASTE LOANS  
 WATER & WASTE GRANTS  
 WATER & WASTE GUARANTEED LOANS  
 COMMUNITY FACILITY LOAN  
 COMMUNITY FACILITY GRANT  
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# FLORIDA/U.S. VIRGIN ISLANDS INVESTMENTS

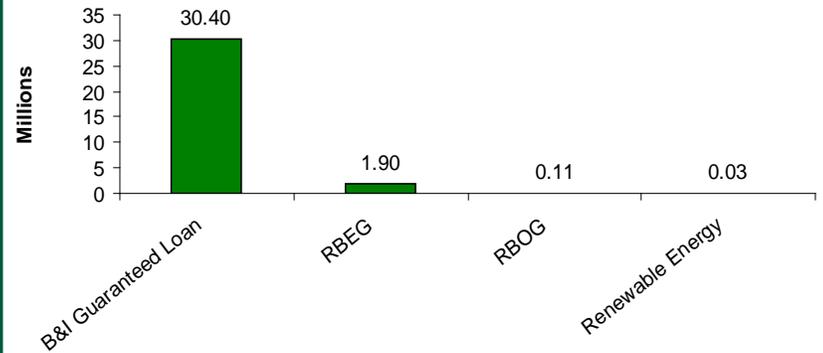
### SINGLE FAMILY HOUSING PROGRAMS



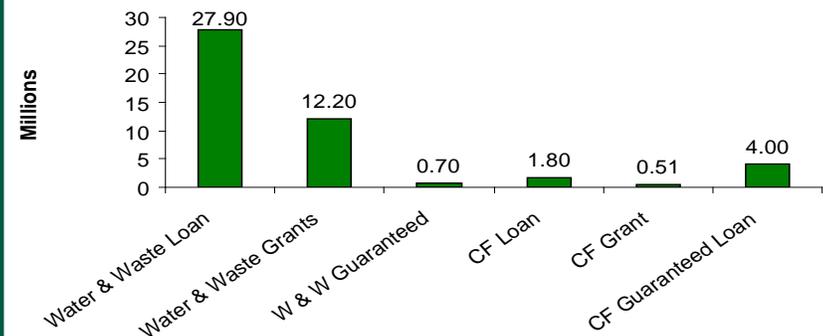
### MULTI FAMILY HOUSING PROGRAMS



### BUSINESS/COOPERATIVE PROGRAMS



### COMMUNITY PROGRAMS



# PROGRAMS

## HELPING RURAL AMERICA MEET THE CHALLENGES OF TODAY AND TOMORROW

Rural Development delivers over 50 programs enhancing business development, housing, community facilities, water supply, waste disposal, electric power, and telecommunications. Rural Development also provides technical assistance to rural families, and business and community leaders to ensure success of those projects. The agency promotes economic development by supporting loans to businesses through banks and community-managed lending pools. In addition to loan-making responsibilities, the agency is responsible for the servicing and collection of a loan portfolio that exceeds \$87 billion nationally.

### Housing Programs/Single Family

USDA has been helping rural Americans become homeowners since 1949. Whether through a Direct Loan from Rural Development, a Guaranteed Loan or through Mutual Self-Help Housing, homeownership strengthens families and communities. The Direct Homeownership Loan program is available to lower income individuals or families whose incomes are below 80-percent of the median income of the communities in which they intend to live. Guaranteed Loans are available to applicants whose incomes are below 115 percent of the median area income. The Mutual Self-Help Program, in combination with a grant program to nonprofit organizations and the direct single family lending program, allows families to provide a substantial portion of the labor involved in building their own homes, reducing the total cost of purchasing a home.

### Housing Programs/Multi Family

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families, the elderly and people with disabilities. Through the Rural Rental Housing Guaranteed Loan Program, Rural Development also guarantees loans made by other lenders for development of multi-family housing facilities in rural areas. The Farm Labor Housing Program provides decent, safe and sanitary low-rent housing to domestic farm laborers through loans and grants to states, local governments, non-profit organizations and others. Rental Assistance may be used in existing and newly constructed Rural Rental Housing or Farm Labor Housing financed complexes that are established on a non- or limited-profit basis.

### Business Programs

Rural Development Business and Cooperative Programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations such as banks and lenders, economic development groups, local revolving funds, universities, municipalities, counties, tribes and utility cooperatives. These programs help close the gap in opportunity for under-served rural areas and populations, moving them toward improved economic growth by providing capital, technology, and technical assistance. The Business Program provides financial assistance and business planning and helps fund projects that create or preserve quality jobs and/or promote a clean rural environment. Business Program financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas. USDA Rural Development has become a leader in the renewable energy revolution and offers programs in both energy efficiency and renewable energy programs to eligible agricultural producers and rural small businesses.

### Community Programs

Community Programs develop essential community facilities for public use in rural areas through Community Facilities Guaranteed Loans, Community Facilities Direct Loans, and Community Facilities Grants. Community facilities include schools, libraries, childcare, hospitals, medical clinics, assisted living facilities, fire and rescue stations, police stations, community centers, public buildings and transportation. Rural Development provides financing for electric, telecommunications, and water and waste disposal services. Rural Development's Water and Waste Disposal Loan program helps communities develop water and waste disposal (including solid waste disposal and storm drainage) systems in rural areas and towns. The funds are available to public entities such as municipalities, counties, special-purpose districts, Indian tribes, and corporations not operated for profit. The agency also guarantees water and waste disposal loans made by banks and other eligible lenders. Rural Development's Water and Waste Disposal Grants help communities reduce water and waste disposal costs to a reasonable level for rural users.

USDA RURAL DEVELOPMENT BRINGS PEOPLE AND RESOURCES TOGETHER AND WE STAND READY TO ASSIST FLORIDA'S RURAL COMMUNITIES WITH HOUSING, ECONOMIC DEVELOPMENT, COMMUNITY FACILITIES OR WATER AND WASTE SYSTEMS.

WE HELP RURAL AMERICANS ACHIEVE THEIR PART OF THE AMERICAN DREAM



# FLORIDA/U.S. VIRGIN ISLANDS SUCCESS STORIES

FINANCING OF THE DESOTO  
MEMORIAL HOSPITAL  
EXPANSION AND RENOVATION  
WAS MADE POSSIBLE BY A \$20  
MILLION LOAN FROM USDA  
RURAL DEVELOPMENT

RURAL DEVELOPMENT  
INVESTED MORE THAN \$450  
MILLION IN FISCAL YEAR 2008 IN  
FLORIDA'S AND THE U.S. VIRGIN  
ISLAND'S ECONOMIES

LEARN MORE ABOUT  
USDA RURAL DEVELOPMENT  
BY VISITING OUR WEBSITE AT  
[WWW.RURDEV.USDA/FL](http://WWW.RURDEV.USDA/FL)



## DESOTO MEMORIAL HOSPITAL MEETS THE CHALLENGE

The adage that every cloud has a silver lining would have been a hard sell in 2004 when Hurricane Charley devastated DeSoto Memorial Hospital in Arcadia, FL. But four years later there is reason to rejoice as the grand opening of the \$20 million renovation/expansion became reality on November 13, 2008.

The hospital has come a long way since that day in 2004 when 36 windows in patient areas including the I.C.U., the Emergency Department, Obstetrics and the Medical Surgical Nursing Unit were blown out by hurricane force winds of nearly 150 mph. Additionally, a 15' by 50' foot section of the roof blew off down to the deck causing massive water leakage, and virtually all of the building housing warehouse, purchasing and maintenance was destroyed, including many medical supplies.

**“ACCESSIBILITY TO QUALITY HEALTHCARE IS AN ESSENTIAL NEED OF RURAL COMMUNITIES,” SAID COMMUNITY PROGRAMS DIRECTOR MICHAEL LANGSTON.**

The total scope of the expansion project included the emergency department, surgery suite, medical-surgical unit, lobby, outpatient and registration areas. The emergency department expanded to almost double its former size, to 18 treatment areas separated by walls for privacy. The surgical suite now has a separate area for outpatients to be prepared and to recover from surgery that same day. The facility now features a large operating room for orthopedic surgery with its own waiting area. The lobby and waiting areas offer seating for admitting, outpatient testing, outpatient surgery and the emergency department.



# FLORIDA/U.S. VIRGIN ISLANDS SUCCESS STORIES

## TAYLOR COASTAL PROTECTS THE ENVIRONMENT

It was a time of celebration as communities across America marked the 38th anniversary of Earth Day. In Keaton Beach FL, Rural Development and Taylor Coastal Water & Sewer District joined forces in recognizing the occasion as well as local commitment to improve the quality of life and health of area residents while protecting the environment and natural resources.

Prior to 2005, the area had depended on septic tanks or small private owned "package plant" systems for wastewater disposal needs. These on-site systems posed sanitation and environmental hazards worsened by the high groundwater table and the low marshy terrain within Taylor County coastal communities. Additionally, many of the septic systems were damaged or destroyed by tropical storms moving through the area, and in some cases, these abandoned septic tanks were not properly deactivated, further increasing the potential of environmental hazards. Funding for the \$4.8 million Phase I centralized wastewater system, that included new wastewater collection, transmission, treatment and effluent disposal systems for Ezell Beach, Keaton Beach, Cedar Island and East Cedar Island, was provided by USDA Rural Development, the Florida Department of Environmental Protection, the Environmental Protection Agency, Florida Office of Tourism, Trade and Economic Development, the Suwannee River Water Management District, and Taylor County.

**"POSITIVE EFFECTS OF THIS WASTEWATER SYSTEM WILL BE REALIZED THROUGH CLEANER WATER, RECREATION AND WILDLIFE RESOURCES FOR YEARS TO COME," SAID RURAL DEVELOPMENT STATE DIRECTOR RONALD WHITFIELD.**

In 2008, residents of Taylor County's coastal communities had further reason to celebrate as Rural Development State Director Ronald Whitfield presented a \$1.6 million check to Taylor Coastal Water & Sewer District officials for Phase II funding of the wastewater system, which will extend collection lines to the environmentally sensitive areas of Deckle Beach, Boggy Bay and Dark Island, eliminating an additional 100 septic tanks. The Rural Development \$401,000 low interest loan and \$1,202,980 grant is in addition to a \$14,000 Rural Development Predevelopment Planning Grant and an EPA State and Tribal Assistance Grant of \$750,000 for the \$2,368,000 Phase II project.

WORKING WITH RURAL DEVELOPMENT, RURAL COMMUNITIES ACROSS THE COUNTRY ARE UPGRADING HOSPITALS, SCHOOLS, AND OTHER ESSENTIAL COMMUNITY SERVICES AND INFRASTRUCTURE

SINCE 2001, RURAL DEVELOPMENT HAS INVESTED \$111 BILLION NATIONWIDE IN BUSINESS DEVELOPMENT, RURAL HOUSING, INFRASTRUCTURE, AND COMMUNITY FACILITIES.



# FLORIDA/U.S. VIRGIN ISLANDS SUCCESS STORIES

## WHITE SPRINGS VISIONING DAY SETS STAGE FOR FUTURE

The Town of White Springs and Rural Development, as well as state and community partners, participated in a Visioning Day on June 24, 2008. The Visioning Day consisted of two parts – a community bus tour to acquaint participants with areas of need in the community, followed by a discussion forum led by representatives from Rural Development. Participants became familiar with the economic and community development environment in the town while acquainting local officials and community leaders about available programs and partnering opportunities. The Visioning Day fostered new partnerships between government, community and industry, and demonstrated ways in which better outcomes for the community can be achieved.

In concert with Visioning Day, White Springs took a significant step forward in improvements to the town's public safety operations. With \$167,660 in funding assistance from Rural Development, the fire department purchased a brush fire truck and the police department purchased three police cruisers.

“WHEN PROPERLY EQUIPPED, FIRST RESPONDERS HAVE THE GREATEST POTENTIAL TO MAINTAIN ORDER, SAVE LIVES AND LIMIT CASUALTIES IN EMERGENCY SITUATIONS,” SAID RURAL DEVELOPMENT STATE DIRECTOR RONALD WHITFIELD.

RURAL DEVELOPMENT IS COMMITTED TO THE FUTURE OF RURAL COMMUNITIES.

THE FUNDAMENTAL GOAL IS TO ASSIST RURAL AMERICA IN SEIZING THE EXCITING NEW OPPORTUNITIES ARISING IN RURAL AMERICA TODAY.



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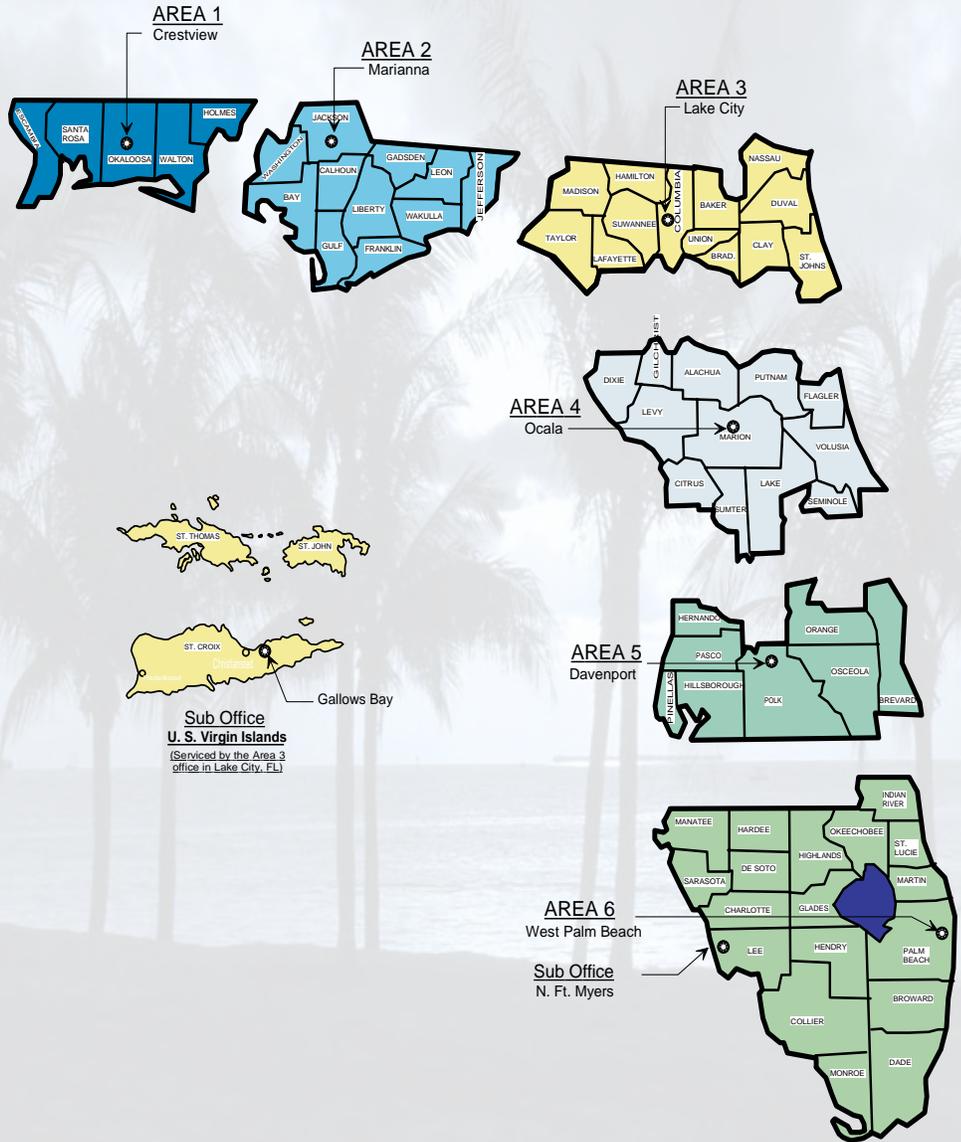
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## Florida and U.S. Virgin Islands Office Locations



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